### **SECTION**



### **COMPLETE SOLUTIONS PRSA OPTIONS (0%)**

Pension Board Approval Number: APP/K/122/NS

## YOUR CHARGES EXPLAINED LEAFLET

#### 1. ENTRY CHARGES

## (a) Entry charge on initial regular

Regular	Entry charge	Allocation
contribution	on total	rate on total
each year	contributions	contributions
All contribution amounts	0%	

#### (b) Entry charge on one-off contribution

One-off contribution	Entry charge on total contributions	Allocation rate on total contributions
All contribution amounts	0%	100%

#### (c) Entry charge on transfer contributions

You will receive 100% allocation on transfer contributions received from approved pension schemes into your PRSA as no entry charge applies.



# Please note the following:

#### Reducing your regular contribution

There is no maximum contribution limit into this plan. However, the highest regular contribution we can accept is:

- €5,000 if paid monthly;
- €7,500 if paid quarterly;
- €15,000 if paid half yearly;
- €30,000 if paid yearly.

If you pay in excess of these amounts, the excess is treated as a one-off contribution.

#### 2. YEARLY FUND CHARGE

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Pension Protection Fund 1%	Pension Property Fund	1%
	Pension Protection Fund	1%

Fund	Fund charge
Protected Consensus Markets Fund	1.57%
Self-Invested Deposit Fund	1%
UK Property Fund	1.60%
Fidelity Funds	
Fidelity China Fund	2.40%
Fidelity EMEA Fund	2.50%
Fidelity European Opportunities Fund	2.10%
Fidelity Global Property Shares Fund	2.35%
Fidelity Global Special Situations Fund	2.10%
Fidelity India China Fund	2.50%
Fidelity India Fund	2.60%
Fidelity Managed International Fund	2.10%
Fidelity Multi Asset Strategic Defensive Fund	2.40%
Davy Fund	
Global Brands Fund	1.25%
Davy Conservative Income and Growth Fund	1.25%
Setanta Funds	
Setanta Balanced Dividend Fund	1%
Setanta Equity Dividend Fund	1%
Setanta Global Equity Fund	1%
Setanta Global Focus Fund	1%
Setanta Income Opportunities Fund	1%
Setanta Managed Fund	1%

- \* The Cash Fund is not available for new contributions or switching into. It currently remains open under the Default Investment Strategies and Lifestyle Options as a predetermined fund within those strategies.
- \*\* An incentive fee may be payable when investing in the Multi Asset Portfolio Funds. This fee will depend on the external managers used within the funds and the performance of the underlying investments. The maximum effect of these fees would be to add the extra amount shown in brackets to the total effective charge shown. Please refer to www.irishlife.ie for more information on incentive fees.